

International Medical Group VISTA Health Benefits & Other Health Coverage

IMG Options

ALL VISTAs are eligible for an IMG plan. You must be enrolled in an IMG plan or waive your IMG benefit before the 60-day enrollment period. There are four initial options for you to choose from:

1. Most VISTAs have their own healthcare coverage under a parent's insurance, a spouse's insurance, their own plan purchased through the Health Insurance Marketplace, Medicaid, Medicare, or Tricare. If this describe you, then you are eligible for the **AmeriCorps VISTA Healthcare Allowance**. The Allowance is not an insurance coverage. You use your primary form of coverage first, and then the Allowance plan covers remaining out-of-pocket up to a certain maximum amount during your service year. In 2017, the Allowance plan covered up to \$7,150 a year. The maximum out-of-pocket amount does not renew at the beginning of the calendar year; it applies to your entire 12 months of service. Learn more about the AmeriCorps VISTA Healthcare Allowance here:

<https://americorpsvista.imglobal.com/my-benefits/healthcare-allowance>

2. If you do not have one of the healthcare coverage options required to be enrolled in the AmeriCorps VISTA Healthcare Allowance then you are eligible for the **AmeriCorps VISTA Health Benefit Plan** (an Exemption Certification Number (ECN) is no longer required). Please note that this plan has certain limitations and does not cover pre-existing conditions with the exceptions of medications already prescribed for such conditions. Learn more about the AmeriCorps VISTA Health Benefit Plan here:

<https://americorpsvista.imglobal.com/my-benefits/health-benefit-plan>

3. Do you need to find out if you qualify for other coverage? Are you currently in the process of enrolling for coverage or changing your coverage type? You may be eligible for the **60 Day Temporary enrollment** in the AmeriCorps VISTA Health Benefit Plan while you apply through your Health Insurance Marketplace of ACA Coverage or change your primary coverage. **Remember to enroll for the Allowance plan or Benefit plan before the end of your temporary enrollment.**

4. You also have the option to decline either IMG benefit and keep only your current healthcare coverage. This is the option to Waive Coverage.

Enroll or Waive

Once you have considered your options, you must enroll in an IMG plan or waive your coverage. These plans can be extremely beneficial, so please consider enrolling instead of waiving your benefit. It only takes a few minutes to sign up. Create an IMG account to register and choose your option here:

<https://americorpsvista.imglobal.com/register>

IMG Card

You might be given the option to have a plastic IMG card sent in the mail. However, some VISTAs have waited long periods for their card, or never received one in the mail. Whether or not you request a plastic card by mail, it is best to also print a paper version of the card yourself. Once you sign up (or renew if you're a returning VISTA), the ID card can be hard to find in order to print. It is under this link (if you are logged in): <https://www.imglobal.com/member/plan-documents>

IMG Renewal: Returning VISTAs

If you took advantage of a Healthcare Plan through IMG last year, you will need to **renew** your plan on their website: <https://americorpsvista.imglobal.com>. They do **not** send you a reminder email to renew. Once you renew, it does renew retroactively to the start date of your current VISTA program year.

If you did not sign up last year, you can still sign up this year!

Using Your IMG Card

Keep your ID card in your wallet. Many doctor's offices and health clinics may not be familiar with IMG plans, so you may have to explain your particular plan/benefit to them a few times. You can also kindly suggest that they call the number on the back of the card so that an IMG employee can better explain how this affects billing and coverage.

For the Healthcare Allowance, you have the option of paying for your out-of-pocket expenses yourself and then filing the reimbursement paperwork with IMG after. Waiting times for reimbursement may vary.

Alternatively, you can ask your healthcare provider's office to keep a copy of your IMG card. Kindly explain to your medical provider that it is NOT an insurance, but that it is billed secondary after your primary insurance. If they keep the card and bill the allowance after your

primary coverage, then you do not have to pay out-of-pocket or submit any reimbursement paperwork.

Further Assistance

IMG does have a customer service email and phone number on their website, but if you're not getting adequate answers from them, feel free to reach out to your VISTA Leader.

Marketplace or Medicaid Health Plans

If you lose your primary health insurance coverage (such as turning 26 and losing your access to your parent's plan) or you do not have primary health insurance, then you likely will be eligible for a primary plan via the Marketplace or via Medicaid.

Visit the Marketplace to determine your eligibility or apply here:

<https://www.healthcare.gov/>

You can apply for Medicaid via the Marketplace or via your state's website that you apply for SNAP benefits with. If you are determined eligible for either, you will be given an option of different plans. It may be helpful to find and reach out to a community health center so that someone can help you decide which plan is best for you. Be sure to also explain your secondary allowance benefit through IMG. Sometimes on your plan, the party who provides dental, vision, or behavioral health may be different. Be sure to call the number provided to you in order to ask who all of your providers are.

It can also be helpful to look for free health clinics in your area.

If you are switching plans in Pennsylvania, such as from your parent's insurance to Medicaid, you may be given a temporary state health plan via your ACCESS card. This may or may not also be true in New York.